

Free Credit Reports

As of June 1, 2005, consumers can receive a free credit report, once every 12 months, from each of the nationwide consumer reporting companies.

Information, such as your payment history, arrests, bankruptcies, etc., is contained in your credit report and is used to evaluate your credit worthiness. It is very important that consumers check their reports to make sure the information contained therein is correct.

To receive your free credit report, go to www.annualcreditreport.com or call 877-322-8228. When you order, you will be required to provide your name, address, Social Security number and date of birth. You may also be required to verify your identity by providing some type of information that only you would know, such as the amount of your monthly mortgage payment.

June 2, 2005